IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Laura Lee Orcutt Examiner: Pierre E. Elisca Serial No.: 10/699,552 Group Art Unit: 3621

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Customer No.: 75943 Confirmation No.: 3032

Title: Express Check Conversion

AMENDMENT

Mail Stop RCE Commissioner for Patents P.O. Box 1450

Alexandria, Virginia 22313-1450

Dear Sir:

In response to the final Office Action mailed on January 3, 2008, please consider and enter the following amendments and remarks.

Amendments and Remarks are included in this paper.

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